

Table II. A. 2. d(1998) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32. 4%	14. 5%	22. 1%	28. 8%	39. 8%	69. 5%	17. 6%	56. 4%
New England:								
Massachusetts	32. 7%	15. 4%	18. 8%	38. 8%	51. 4%	71. 5%	18. 4%	61. 3%
New Hampshire	23. 1%	8. 8% *	18. 7% *	27. 2%	40. 7%	61. 2%	12. 4%	50. 4%
Connecticut	34. 4%	20. 7%	28. 3%	33. 2%	51. 3%	69. 3%	24. 0%	56. 9%
Middle Atlantic:								
New York	34. 5%	14. 4%	27. 4%	50. 7%	52. 6%	79. 5%	19. 8%	70. 6%
New Jersey	33. 5%	15. 6%	31. 0%	41. 6%	51. 0%	76. 1%	21. 3%	62. 8%
Pennsylvania	30. 6%	13. 8%	24. 6%	33. 9%	53. 4%	63. 7%	16. 7%	59. 7%
East North Central:								
Ohio	31. 8%	15. 2%	12. 8%	26. 9%	20. 7%	71. 5%	15. 6%	51. 5%
Indiana	27. 6%	10. 1% *	7. 9% *	13. 3%	35. 9%	64. 8%	9. 5%	49. 2%
Illinois	35. 0%	14. 2%	17. 6%	32. 0%	44. 0%	82. 9%	16. 8%	65. 4%
Michigan	30. 6%	10. 4% *	30. 7%	25. 2%	54. 2%	65. 3%	17. 0%	56. 4%
Wisconsin	25. 8%	12. 3%	17. 3% *	21. 0%	22. 0%	67. 4%	15. 2%	44. 4%
West North Central:								
Minnesota	23. 0%	4. 0% *	20. 1%	27. 1%	24. 8%	66. 3%	9. 7%	48. 3%
Iowa	22. 9%	12. 5% *	6. 7% *	25. 8%	23. 2%	50. 6%	13. 8%	37. 1%
Missouri	28. 8%	13. 0%	12. 4% *	29. 2%	48. 2%	55. 4%	12. 6%	52. 2%
Nebraska	18. 1%	10. 4% *	13. 7% *	5. 5% *	16. 4% *	48. 5%	10. 7%	31. 2%
Kansas	22. 1%	11. 1%	10. 1% *	17. 6%	18. 8% *	52. 8%	11. 4%	38. 8%
South Atlantic:								
Delaware	27. 0%	11. 9%	14. 7%	19. 4% *	30. 1%	68. 8%	13. 7%	51. 9%
Maryland	35. 7%	16. 3%	28. 0%	37. 0%	50. 6%	61. 9%	22. 0%	56. 3%
Virginia	33. 4%	16. 9%	17. 0% *	27. 1%	50. 3%	64. 1%	17. 8%	57. 8%
West Virginia	28. 0%	16. 9%	25. 6% *	13. 2% *	22. 7% *	53. 6%	18. 2%	41. 1%
North Carolina	26. 7%	10. 1%	13. 4% *	6. 6% *	18. 6%	74. 4%	10. 1%	51. 2%
South Carolina	25. 8%	8. 0% *	12. 0% *	11. 6% *	21. 5%	65. 8%	8. 6%	47. 1%
Georgia	36. 3%	12. 1% *	27. 7% *	36. 3%	45. 2%	71. 8%	15. 7%	62. 4%
Florida	39. 7%	16. 0%	34. 7%	29. 1%	56. 2%	76. 0%	20. 8%	68. 0%
East South Central:								
Kentucky	23. 4%	8. 3% *	8. 8% *	9. 2% *	30. 2%	58. 6%	8. 4% *	45. 4%
Tennessee	31. 6%	8. 7% *	15. 6% *	17. 7% *	23. 7%	67. 2%	11. 9%	51. 3%
Alabama	19. 8%	4. 7% *	3. 7% *	13. 6% *	14. 7% *	55. 2%	5. 4%	38. 1%
West South Central:								
Arkansas	29. 7%	32. 2% *	6. 0% *	13. 5%	16. 3% *	54. 8%	23. 5%	37. 1%
Louisiana	26. 3%	8. 6% *	9. 8% *	10. 7%	19. 0% *	71. 0%	9. 2%	46. 5%
Oklahoma	29. 3%	11. 1% *	25. 1% *	20. 9%	17. 1% *	64. 7%	15. 9%	45. 8%
Texas	33. 7%	16. 6%	19. 1% *	20. 7%	34. 3%	67. 7%	17. 8%	52. 7%
Mountain:								
Idaho	22. 0%	15. 1% *	15. 8% *	9. 7% *	23. 6% *	51. 4%	14. 3%	36. 4%
Wyoming	21. 0%	13. 0%	7. 4% *	11. 7% *	6. 4% *	50. 3%	11. 9%	34. 9%
Colorado	24. 0%	10. 8%	15. 8% *	10. 4% *	52. 6%	59. 4%	10. 7%	52. 6%
New Mexico	28. 5%	11. 0% *	7. 4% *	23. 5% *	41. 6%	61. 5%	10. 5%	52. 4%
Arizona	36. 0%	12. 9%	20. 5%	31. 1%	41. 9%	72. 9%	15. 4%	61. 0%
Utah	37. 2%	22. 3%	38. 7%	17. 8% *	34. 7%	76. 3%	24. 2%	59. 5%
Pacific:								
Washington	30. 6%	14. 3%	17. 5%	29. 2%	39. 9%	75. 1%	16. 8%	57. 4%
Oregon	32. 3%	16. 7%	21. 9% *	25. 2% *	30. 3%	83. 6%	19. 3%	56. 4%
California	44. 3%	21. 8%	35. 0%	43. 7%	56. 2%	82. 7%	27. 4%	70. 5%
States not shown separately	26. 3%	15. 0%	23. 4%	32. 3%	27. 4%	47. 6%	19. 4%	38. 3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.d(1998) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	0.74%	1.39%	0.81%	1.76%	1.17%	0.55%	1.12%
New England:								
Massachusetts	2.89%	2.12%	5.24%	3.68%	7.25%	3.85%	2.97%	3.19%
New Hampshire	3.25%	2.93% *	5.90% *	5.97%	8.90%	10.05%	1.41%	7.54%
Connecticut	2.78%	3.99%	7.05%	7.74%	9.72%	6.95%	3.94%	4.07%
Middle Atlantic:								
New York	2.50%	3.65%	5.53%	5.79%	6.06%	5.32%	2.45%	3.40%
New Jersey	3.36%	4.14%	4.96%	8.04%	8.71%	7.28%	3.28%	5.57%
Pennsylvania	1.75%	3.12%	5.71%	4.47%	5.82%	5.26%	1.96%	3.64%
East North Central:								
Ohio	2.54%	3.39%	3.32%	4.91%	5.93%	6.37%	2.19%	4.14%
Indiana	3.12%	3.90% *	5.33% *	3.07%	8.77%	6.94%	2.12%	5.25%
Illinois	3.65%	4.12%	3.08%	6.81%	8.95%	3.94%	2.81%	5.09%
Michigan	1.97%	3.36% *	5.10%	5.94%	10.00%	9.05%	2.69%	5.84%
Wisconsin	2.19%	3.17%	5.61% *	3.44%	5.53%	6.32%	1.92%	4.44%
West North Central:								
Minnesota	2.82%	2.01% *	5.74%	6.14%	5.38%	7.31%	2.68%	4.28%
Iowa	3.10%	4.29% *	5.36% *	5.38%	4.62%	8.24%	3.40%	6.00%
Missouri	1.56%	3.61%	4.27% *	7.17%	9.69%	6.68%	1.78%	3.34%
Nebraska	2.67%	4.44% *	10.46% *	5.38% *	5.22% *	6.70%	2.65%	4.17%
Kansas	2.51%	3.03%	5.65% *	4.99%	6.34% *	6.41%	2.73%	4.07%
South Atlantic:								
Delaware	1.79%	2.90%	4.37%	8.88% *	8.77%	5.31%	2.19%	4.14%
Maryland	2.99%	4.57%	5.61%	6.25%	10.60%	7.44%	2.35%	5.85%
Virginia	4.29%	4.70%	6.91% *	6.74%	8.08%	7.33%	3.35%	6.54%
West Virginia	3.20%	4.46%	7.68% *	5.16% *	7.11% *	5.29%	3.93%	4.48%
North Carolina	1.53%	2.85%	4.04% *	2.86% *	5.44%	3.91%	1.95%	2.49%
South Carolina	2.26%	2.58% *	4.70% *	6.41% *	5.11%	6.98%	1.46%	3.92%
Georgia	2.16%	4.18% *	11.77% *	7.88%	12.35%	5.57%	5.33%	5.33%
Florida	3.64%	4.81%	6.70%	5.13%	5.90%	4.18%	4.03%	2.95%
East South Central:								
Kentucky	1.77%	4.03% *	3.84% *	3.82% *	7.03%	8.70%	2.68% *	5.55%
Tennessee	4.86%	4.08% *	4.99% *	5.91% *	4.40%	8.02%	2.98%	6.08%
Alabama	2.81%	2.59% *	2.76% *	4.62% *	6.02% *	6.33%	1.46%	5.14%
West South Central:								
Arkansas	4.74%	10.09% *	3.20% *	3.75%	5.47% *	7.41%	6.80%	4.92%
Louisiana	3.51%	5.90% *	4.96% *	3.02%	6.31% *	8.16%	2.46%	5.93%
Oklahoma	3.06%	3.75% *	7.84% *	5.22%	10.03% *	8.97%	2.34%	5.93%
Texas	1.43%	3.38%	6.35% *	5.99%	5.72%	3.18%	1.95%	2.94%
Mountain:								
Idaho	3.14%	4.87% *	6.34% *	3.40% *	10.94% *	8.96%	3.88%	5.98%
Wyoming	2.82%	3.31%	4.06% *	5.27% *	2.77% *	7.66%	2.78%	5.69%
Colorado	2.50%	2.62%	5.01% *	3.35% *	10.25%	8.31%	2.19%	5.22%
New Mexico	2.31%	4.29% *	5.98% *	8.58% *	6.55%	6.09%	2.85%	3.87%
Arizona	2.26%	2.54%	5.04%	5.00%	5.33%	4.55%	2.99%	2.99%
Utah	4.31%	6.28%	11.57%	6.59% *	6.67%	6.33%	5.87%	5.22%
Pacific:								
Washington	1.84%	2.46%	3.76%	3.72%	4.88%	6.47%	1.97%	4.64%
Oregon	3.03%	3.61%	6.87% *	9.20% *	8.17%	8.98%	2.94%	6.92%
California	2.35%	4.41%	4.46%	3.72%	6.19%	3.43%	2.64%	3.53%
States not shown separately	2.60%	2.95%	5.23%	6.67%	6.08%	6.60%	2.05%	4.41%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.